

Fill in this information to identify your case:

Debtor 1	<b>Donald Joseph Reams</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Naomi Rebekah Reams</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF TENNESSEE		
Case number (if known)			

Check if this is an amended filing

## Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
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Creditor's name:

Arrow Financial Services

name:

Description of property securing debt:  
6715 Pickel Lane Knoxville, TN  
37914 Knox County  
Foundation issues, back of foundation was anchored but the foundation on the side of the house has not been repaired.

Surrender the property.

No

Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:

avoid lien using 11 U.S.C. § 522(f)

Creditor's name:

Centurion Capital Corp/Assignee  
New Cent

Description of property securing debt:  
6715 Pickel Lane Knoxville, TN  
37914 Knox County  
Foundation issues, back of foundation was anchored but the foundation on the side of the house has not been repaired.

Surrender the property.

No

Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:

avoid lien using 11 U.S.C. § 522(f)

Debtor 1 **Donald Joseph Reams**  
 Debtor 2 **Naomi Rebekah Reams**

Case number (*if known*) \_\_\_\_\_

Creditor's name: **Shelby and Becky Byrd**

name:

Description of property securing debt: **6715 Pickel Lane Knoxville, TN  
37914 Knox County  
Foundation issues, back of foundation was anchored but the foundation on the side of the house has not been repaired.**

Surrender the property.  
 Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

No  
 Yes

Creditor's name: **St. Mary's Medical Center**

name:

Description of property securing debt: **6715 Pickel Lane Knoxville, TN  
37914 Knox County  
Foundation issues, back of foundation was anchored but the foundation on the side of the house has not been repaired.**

Surrender the property.  
 Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

No  
 Yes

avoid lien using 11 U.S.C. § 522(f)

Creditor's name: **Us Bank**

name:

Description of property securing debt: **2017 Jeep Wrangler 39,600 miles  
Tag #OC6-OY6  
VIN 1C4JWKG4HL648695**

Surrender the property.  
 Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

No  
 Yes

Creditor's name: **Y-12 Federal Credit Un**

name:

Description of property securing debt: **2013 Toyota Tacoma 56000 miles  
Tag #U85-88B**

Surrender the property.  
 Retain the property and redeem it.  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

No  
 Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:

No

Description of leased Property:

Yes

Lessor's name:

No

Description of leased Property:

Yes

Debtor 1 **Donald Joseph Reams**  
Debtor 2 **Naomi Rebekah Reams**

Case number (*if known*) \_\_\_\_\_

Lessor's name:  
Description of leased  
Property:

No  
 Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Donald Joseph Reams  
**Donald Joseph Reams**  
Signature of Debtor 1

X /s/ Naomi Rebekah Reams  
**Naomi Rebekah Reams**  
Signature of Debtor 2

Date March 6, 2019

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